

## Helpful Resources

**Report any credit fraud to the three major credit bureaus:**

### **Equifax**

To order report: 800-685-1111

To report fraud: 800-525-6285

[www.equifax.com](http://www.equifax.com)

### **Experian**

To order report and to report fraud:

888-397-3742

[www.experian.com](http://www.experian.com)

### **Trans Union**

To order report: 800-888-4213

To report fraud: 800-680-7289

[www.transunion.com](http://www.transunion.com)

## **Check Verification Companies**

**Chexsystems:** 800-428-9623

**Telecheck:** 800-710-9898

## **Federal Trade Commission**

### **Identity Theft Hotline**

877-ID-THEFT (438-4338)

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

## **California Department of Consumer Affairs, Office of Privacy Protection**

866-785-9663

[www.privacy.ca.gov](http://www.privacy.ca.gov)

## **California Attorney General's Office, Crime and Violence Prevention Center**

916-324-7863 Toll free: 800-952-5225

[www.caag.state.ca.us](http://www.caag.state.ca.us)

## **Free Credit Report**

### **To order Free Credit Reports:**

Annual Credit Report Request Service

Toll Free: 877-322-8228

[www.annualcreditreport.com](http://www.annualcreditreport.com)



*Compliments of*

ASSEMBLY MEMBER

**Joan Buchanan**

### **DISTRICT OFFICE:**

2694 Bishop Drive, Suite 275

San Ramon, CA 94583

(925) 328-1515

Fax: (925) 328-1514

### **CAPITOL OFFICE:**

State Capitol

P.O. Box 942849

Sacramento, CA 94249-0015

(916) 319-2015

Fax: (916) 319-2115

### **WEB SITE:**

[www.asm.ca.gov/buchanan](http://www.asm.ca.gov/buchanan)

### **ASSEMBLY WEB SITE:**

[www.asm.ca.gov](http://www.asm.ca.gov)

# Protect Your Identity

# Don't be a Victim!

*"Identity theft is a fast-growing crime, and you may not be aware you're a victim until it's too late. Find out what the Legislature is working on to safeguard your personal information."*







## Joan Buchanan

ASSEMBLYMEMBER, 15TH DISTRICT

Dear Friend:

Identity theft is a fast-growing crime. You may not be aware you're a victim until a predator has wreaked havoc by ruining your credit and giving you a criminal record.

The Legislature is working to safeguard your personal information and increase consumer protections, and to make it easier for victims of identity theft to clear their names. Currently, it often takes several years for identity theft victims to clear their names.

This brochure contains advice on how to minimize your risk of becoming an identity theft victim and how to repair the damage done if you are a victim. It also contains information about other resources that may be helpful in the ongoing fight to keep your personal information your own.

## How to reduce your risk

### Tips for protecting your personal information:

*The most important way to protect your personal information is to use common sense!*

- Protect your home address, telephone number, Social Security Number, bank and credit card numbers and your PIN numbers..
- Do not carry your Social Security card or number, passport or birth certificate.
- Tear up or shred credit card receipts and pre-approved credit offers before throwing them away.
- Ask your bank to add extra security protection to your account. Most will allow you to use an additional password when accessing your account.
- When you pay bills, mail them at the US post office. Do not leave them in your home mailbox because these can be burglarized.

## Do you protect yourself from identity theft?

- Do you keep your Social Security Number (SSN) in a safe place?
- Do you give your SSN out only when you know it is required (tax forms, employment records, and most banking, stock, and property transactions)?
- Do you read the fine print on applications and order forms? You may be given additional privacy protection or have it taken away in almost unreadable text.
- If you are an Internet user, do you refuse to send sensitive personal information (phone number, password, address, credit card number, SSN) by chat lines, e-mail, forum postings, or in your online biography? Assume your communications are not private unless encrypted.
- Do you shred all unwanted pre-approved credit card offers?
- Do you get your name off mailing lists for pre-approved credit offers by notifying the three primary credit bureaus?
- Do you have a locked mailbox at your residence to reduce mail theft?
- Do you tell businesses and organizations which have access to your personal information that you do not want it shared, sold, or otherwise released?
- Do you pick up your new checks from the bank? Checks delivered to your home mailbox can be stolen by watchful predators.
- Do you mail all bill payments in drop boxes or at the post office? Thieves can steal bill payments left in home mailboxes for letter carriers.
- Do you order your credit report once a year from the three credit bureaus to check for inaccuracies and fraudulent use of your accounts?
- Are you careful not to toss credit or bank card receipts in a public trash container?
- Do you carefully review your credit card statements and phone bills for unauthorized use?



## If you are a victim...

- Report the crime to the police immediately and get a copy of the police report. These can be used to obtain and correct credit reports and other affected information.
- Close your credit card accounts and request they be processed as "account closed at the customer's request" instead of "lost or stolen." This will not reflect negatively on your credit report. Follow up with a written request.
- Call the fraud units of the three credit reporting companies and ask that all your accounts be flagged with a notice that you should be contacted to verify any new credit applications.
- Notify your bank of the theft and change all account numbers. Also, request that the bank assign you a secret password to be used in all future transactions.
- If your Social Security Number has become associated with bad credit, you may want to have your SSN changed.
- Keep a log of all contacts you make in the resolution of your theft.

For more practical tips, read the FTC pamphlet

**"ID Theft: When Bad Things Happen to Your Good Name."**

You can download the report from the FTC website [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/).

